

FILED

2014 MAR -4 PM 12:22

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
BALTIMORE

CLC CONSUMER SERVICES  
On Behalf of Etrade Bank

)  
)

UNITED STATES BANKRUPTCY COURT

MOVANT

)

FOR THE DISTRICT

)

OF MARYLAND

)

BALTIMORE DIVISION

VS.

)

ROBERT E. DAY AKA ROBERT EUGENE DAY, JR

)

CASE NO. 13-30487-NVA

Debtor/Respondent

)

CHAPTER 7

and

)

LORI D. SIMPSON

)

Trustee/Respondent

**OPPOSITION MOTION FOR RELIEF FROM STAY**

**TO PERMIT MORTGAGE FORECLOSURE**

Debtor's former spouse, Kim Michelle Sterrett, appearing without counsel, respectfully represents unto this Court and hereby files this Opposition Motion for Relief from Automatic Stay to Permit Mortgage foreclosure. In support thereof Kim Michelle Sterrett states the following:

1. This court has jurisdiction over this matter pursuant to 11 U.S.C §§ 362, Local Bankruptcy Rule 4001-1 and Federal Rules 4001 and 9014.
2. On or about December 05, 2013, Robert Eugene Day, Jr. ("Debtor") filed a voluntary petition for relief in this Court under Chapter 7 of the United States Bankruptcy Code.
3. Lori D. Simpson is the Chapter 7 Trustee of the Debtor's bankruptcy estate.

4. Kim Michelle Sterrett is the former spouse of the Debtor. The divorce was finalized in Howard County Circuit Case 13-C-10-84542 on August 29, 2013.
5. Kim Michelle Sterrett is a TENANT BY THE ENTIRETY of the property at 6012 Cloudland Ct. Columbia, MD 21044 (the "Marital Home"). See Exhibit A: Maryland Land Record Deed.
6. The deed on the Marital Home is dated May 31, 1994.
7. The division of marital property was issued by the Hon. William V. Tucker in a Howard County Circuit Court Order in accordance with the Court's Supplemental Memorandum Opinion recorded on November 18, 2013. See Exhibit B: Case 13-C-10-84542 Divorce Order Recorded on November 18, 2013, the "Divorce Order."
8. In the Divorce Order, the Hon. William V. Tucker denied Debtor's request for use and possession of the Marital Home and ordered that that within thirty (30) days of the date of said order the Marital Home was to be listed for sale.
9. The Divorce Order states that all proceeds of the sale of the Marital Home are to be awarded to Kim Michelle Sterrett.
10. Kim Michelle Sterrett avers that if ETRADE Bank is granted relief from automatic stay and forecloses on the Marital Home that would cause her to be irreparably injured.
11. Kim Michelle Sterrett would like to move into the Marital to prepare the home for sale as ordered in The Divorce Order.

12. Kim Michelle Sterrett would like to assume mortgage payments of the mortgage upon moving into the Marital Home.
13. Debtor continues to reside in the Marital Home despite being denied use and possession and refused to vacate.
14. The Divorce Order states how the properties are to be divided and Debtor has refused to comply with this order.
15. The Debtor has made no payments on the Bank of America first mortgage of the Marital Home with since August 13, 2013. See Exhibit C: Bank of America 2013 Payment Listing.
16. The Debtor has made no payments on the ETRADE Home Equity Line of Credit on the Marital Home since December 19, 2013.
17. The Debtor has a Howard County property tax arrearage of \$5,062.18 on the Marital Home. See Exhibit D: Howard County Tax Bill 2014.
18. The Debtor has no equity in the Marital Home.

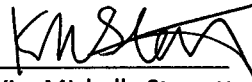
WHEREFORE, the KIM MICHELLE STERRETT respectfully requests:

- A. Uphold the automatic stay imposed by the 11 U.S.C §§ 362 of the Bankruptcy Code in the property 6012 Cloudland Ct. Columbia, MD 20144
- B. Grant such other and further relief as may be just and necessary.

**AFFIDAVIT**

I, Kim Michelle Sterrett, hereby affirm under the penalty of perjury that the foregoing is accurate and true to the best of my knowledge and belief.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'KMS', is written over a horizontal line.

Kim Michelle Sterrett  
5343 High Wheels Ct  
Columbia, MD 21044  
(202) 618-2793

CLC CONSUMER SERVICES  
On Behalf of Etrade Bank

VS.

ROBERT E. DAY AKA ROBERT EUGENE DAY, JR

Debtor/Respondent

and

LORI D. SIMPSON

Trustee/Respondent

) UNITED STATES BANKRUPTCY COURT  
) FOR THE DISTRICT  
) OF MARYLAND  
) BALTIMORE DIVISION

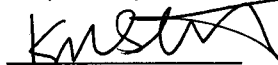
) CASE NO. 13-30487-NVA  
) CHAPTER 7

DEAR CLERK:

Enclosed for filing, please find Kim Michelle Sterretts Opposition Motion for Relief from Automatic Stay to Permit Mortgage foreclosure in the above captioned matter. Please return a date stamped copy of the enclosed and return it to me.

Thank you for your attention to the matter.

Respectfully submitted,



Kim Michelle Sterrett  
5343 High Wheels Ct  
Columbia, MD 21044  
(202) 618-2793

FILED

2014 MAR -4 PM 12:22

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
BALTIMORE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this \_\_\_\_th day of February, 2014, a copy of the foregoing was sent via regular mail to: Reginald Powell Esquire, Reginald Powell, Esq., CPA 785 Silver Maple Circle Seven Valleys, PA 17360, Attorney for Defendant, Colin J. Casler 401 Washington Avenue, Suite 501 Towson, MD 21204, Attorney for Movant and to Lori D. Simpson, Trustee 1400 S. Charles Street Baltimore, MD 21230.

  
Kim Michelle Sterrett

KIM MICHELLE STERRETT	)	UNITED STATES BANKRUPTCY COURT
	)	
MOVANT	)	FOR THE DISTRICT
	)	
	)	OF MARYLAND
	)	BALTIMORE DIVISION
VS.	)	
ROBERT E. DAY AKA ROBERT EUGENE DAY, JR	)	CASE NO. 13-30487-NVA
Debtor/Respondent	)	CHAPTER 7
and	)	
LORI D. SIMPSON	)	
Trustee/Respondent	)	

**ORDER**

UPON CONSIDERATION of Movant's Motion For Relief From Automatic Stay To Permit Sale of Marital Home and any opposition thereto it is this \_\_\_\_\_ day of \_\_\_\_\_, 2014. By the United States Bankruptcy Court for the District of Maryland Baltimore Division,

**ORDERED**, that Movant's Motion For Relief From Automatic Stay To Permit Sale of Marital Home be, and the same is hereby, **DENIED**; and it is further,

\_\_\_\_\_  
Judge

United States Bankruptcy Court for the  
District of Maryland Baltimore Division

3263 00130

## EXHIBIT A: MARYLAND LAND RECORD DEED

BD-94-00454

## FREE SIMPLE DEED

THIS DEED, Made this 23<sup>rd</sup> day of May in the year one thousand nine hundred and ninety -four by and between ROBERT A. HOFFMAN, III and NANCY R. HOFFMAN, husband and wife, 6012 Cloudland Court, Columbia, Maryland 21044

ROBERT EUGENE DAY, JR. AND KIM MICHELLE STERRETT-DAY, TENANTS BY THE ENTIRETY parties (ies) of the second part, herein called "Grantee", whether one or more,

WITNESSETH, that in consideration of the sum of \$184,000.00

the receipt of which is hereby acknowledged; the said Grantor does hereby grant and convey unto the said Grantee, Grantee's heirs, personal representatives, successors, and assigns, in fee simple, all that lot(s) of ground situate, lying and being in Howard County, State of MARYLAND, and described as follows, that is to say:

BEING KNOWN AND DESIGNATED AS LOT NUMBERED TEN (10), IN THE SUBDIVISION KNOWN AS "COLUMBIA VILLAGE OF HICKORY RIDGE, SECTION 1, AREA 5" AS PER PLAT THEREOF RECORDED IN PLAT BOOK 3954 AMONG THE LAND RECORDS OF HOWARD COUNTY, MARYLAND. THE IMPROVEMENTS THEREON BEING NOW KNOWN AS 6012 CLOUDLAND COURT.

SUBJECT TO easements, restrictions, conditions and reservations of record, if any.

Together with the buildings and improvements thereupon erected, made or being and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging, or in anywise appertaining.

TO HAVE AND TO HOLD the said lot(s) of ground and premises, above described and mentioned, and hereby intended to be conveyed; together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said Grantee, Grantee's heirs, personal representatives, successors and assigns, in fee simple.

And the said Grantor hereby covenants that Grantor has not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that Grantor will warrant specially the property granted, and that Grantor will execute such further assurances of the same as may be requisite.

WITNESS the hand(s) and said(s) of said Grantor.

TEST:

Michael K. Klem  
MICHAEL KLEM

Robert A. Hoffman III (Seal)  
ROBERT A. HOFFMAN III  
Nancy R. Hoffman (Seal)  
NANCY R. HOFFMAN

STATE OF Maryland  
COUNTY OF Howard

I HEREBY CERTIFY, that on this 24 day of February 19 94, before me, the subscriber, a Notary Public of the State of Maryland, in and for the county of Howard, Robert A. Hoffman III personally appeared

ROBERT A. HOFFMAN, III and NANCY R. HOFFMAN, husband and wife,

known to me (or satisfactorily proven) to be the persons(s) whose name(s) is/are subscribed to the within instrument and acknowledged that (he) (she) (they) executed the same for the purposes therein contained, and in my presence signed and sealed the same.

Clare Simon  
Notary Public

My commission expires:

11/1/94

This Deed was prepared by Susan E. Castle, Attorney for Maryland

Return to:

LAKEVIEW TITLE COMPANY  
10320 Little Patuxent Parkway, #700  
Columbia, Maryland 21044  
94/02571  
DAY/BOATMEN RELOCATION

Notary Public is for  
the purpose of recording  
this instrument and further  
assurances for the periods, nor  
does it guarantee satisfaction of  
outstanding tax sales.

15-053976



3263 11131

GRANTEES AFFIDAVIT OF OCCUPANCY

THE WITHIN NAMED GRANTEES HEREBY MAKE OATH IN DUE FORM OF LAW THAT THEY WILL OCCUPY THE HEREIN DESCRIBED REAL PROPERTY IN ACCORDANCE WITH TAX PROPERTY ARTICLE SECTION 13-203, AS AMENDED.

SUBSCRIBED AND SWORN TO ME THIS 31 DAY OF May, 1994.

MY COMMISSION EXPIRES: 2/1/95

NOTARY PUBLIC

IMP. FD SURE \$ 5.00  
POSTAGE & HAND 0.50  
RECORDING FEE 14.00  
RECORD TAX 920.00  
TR TAX COUNTY 1,840.00  
TR TAX STATE 770.00  
TOTAL 3,549.50  
Res#H001 Sct#1102  
MR. MCO BIK#567  
Jun 02, 1994 02:16 PM

HOWARD COUNTY CIRCUIT COURT (Land Records) MDR 3263, p. 0131, MSA\_CE53\_3248. Date available 04/29/2004. Printed 02/13/2004.

EXHIBIT B: DIVORCE ORDER

11/14/13

KIM MICHELLE STERRETT	*	IN THE
Plaintiff	*	CIRCUIT COURT
v.	*	FOR
ROBERT DAY	*	HOWARD COUNTY
Defendant	*	Case No. 13-C-10-84542

\* \* \* \* \*

**ORDER**

In accordance with the Court's Supplemental Memorandum Opinion of even date, it is this 12<sup>th</sup> day of November, 2013, by the Circuit Court for Howard County,

ORDERED, that the Defendant, Robert Day, shall pay to Plaintiff, Kim Michelle Sterrett, the sum of One Thousand Eight Hundred and Eighty Six Dollars and Zero Cents (\$1,886.00) per month, as and for child support for the parties' one (1) minor child, effective October 1, 2013; and it is further

ORDERED, that, effective June 1, 2014, the Defendant shall pay to the Plaintiff the sum of Two Thousand Nine Hundred and Sixty Three Dollars and Zero Cents (\$2,963.00) per month as child support for the parties' one (1) minor child; and it is further

ORDERED that Plaintiff's claim for rehabilitative alimony be and is hereby GRANTED; and it is further

ORDERED that the Defendant shall pay to Plaintiff the sum of Three Thousand Five Hundred Dollars (\$3,500.00) per month, as and for rehabilitative alimony for a period of seven (7) years from November 1, 2010; and it is further

ORDERED, that the Defendant's rehabilitative alimony arrearage is calculated as One Hundred Twenty-Six Thousand Dollars (\$126,000.00) as of November 30, 2013 and it is further

ORDERED, that a judgment be entered against the Defendant, Robert Day, and in favor of the Plaintiff, Kim Michelle Sterrett, in the sum of One Hundred Twenty-Six Thousand Dollars (\$126,000.00) for the rehabilitative alimony arrears, with the lawful rate of interest from the date of this Order; and it is further

ORDERED that all alimony and child support payments shall be made through the Maryland Child Support Account, P.O. Box 17396, Baltimore, Maryland 21297-1396; and it is further

ORDERED that this Order constitutes an immediate and continuing withholding Order on all earnings of Defendant, on or after the date of this Order, and further, that a withholding Order or notice be served immediately on Defendant's employer(s), pursuant to the provisions of Maryland Code Annotated, Family Law Article, § 10-120 *et seq.*; further provided that Defendant shall notify the Court within ten (10) days of any change of address or employment so long as this support Order is in effect, and failure to comply will subject him to a penalty not to exceed \$250.00 and may result in him not receiving notice of future proceedings, including those for earnings withholding; and it is further

ORDERED that, on a monthly basis, Defendant shall pay directly to the Maryland Child Support Account any amount of child support, both current and arrears, not garnished from his earnings pursuant to the aforesaid earnings withholding order or notice; and it is further

ORDERED that Defendant's request for use and possession of the marital home located at Cloudland Court, Columbia, Maryland, 21045, be, and the same is hereby DENIED; and it is further

ORDERED that within thirty (30) days of the date of this Order, the marital home shall be listed for sale with a real estate agent who subscribes to the Multiple Listing Service (MLS) for a mutually agreeable listing price. The house will be sold for the best price obtainable. If the parties cannot agree on an agent and/or a listing price within that time period, upon application by either party, the Court will appoint a Trustee to sell the property. The Trustee will have discretion and be entitled to usual fees and expenses upon Petition to the Court, which will be equally divided between the parties. The parties will cooperate with the Trustee. The net proceeds from the sale shall be distributed to the Plaintiff, Kim Michelle Sterrett; and it is further

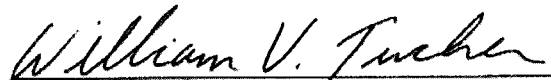
ORDERED, that the balance of the marital property shall be distributed as follows: (a) The Ocean City Condo, if it has not been sold at foreclosure, will be transferred to the Plaintiff within 30 days of the date of this Order; (b) The APL savings and checking account, as well as the furnishings in the marital home that are jointly owned, shall be equally divided by the parties, and if the parties cannot agree on the division, then a trustee shall be appointed by the Court, who will sell the property and the net proceeds after trustees fees, etc., will be equally distributed to the parties; (c) The frequent flyer – one-half (50%) of the 220,545 frequent flyer miles shall be transferred to the Plaintiff within 30 days of the date of this Order; (d) Except as provided above, each party shall retain the property that is titled in his/her name. Any personal property or

items belonging to either party in possession of the other party shall be exchanged/returned within 30 days; and it is further

ORDERED that Plaintiff's claim for attorneys' fees be and is hereby GRANTED; and it is further

ORDERED, that the Defendant, Robert Day, shall pay to the Plaintiff, Kim Michelle Sterrett, the sum of One Hundred Thousand Dollars (\$100,000.00) as an award of counsel fees; and it is further

ORDERED, that a judgment be entered against the Defendant, Robert Day, and in favor of the Plaintiff, Kim Michelle Sterrett, in the sum of One Hundred Thousand Dollars (\$100,000.00) as and for counsel fees, with the lawful rate of interest from the date of this Order.



William V. Tucker, Judge  
Circuit Court for Howard County

**ENTERED**

NOV 18 2013

**CLERK, CIRCUIT COURT  
HOWARD COUNTY**

CIRCUIT COURT FOR HOWARD COUNTY  
Wayne A. Robey  
Acting Clerk of Circuit Court  
8360 Court Avenue  
Ellicott City, MD 21043-4579  
(410)-313-2111, TTY for Deaf: (410)-313-3840  
Civil(410)313-3844 Criminal(410)313-3822

N O T I C E   O F   R E C O R D E D   J U D G M E N T

Case Number: 13-C-10-084542 DL  
C I V I L

Sterrett Day vs Day

I HEREBY CERTIFY that the following Judgment has been recorded in this Court in the above entitled case:

Judgment Against: Day, Robert Eugene Jr  
6012 Cloudland Court  
Columbia, MD 21044

Judgment in Favor of: Sterrett Day, Kim Michelle  
NKA Sterrett, Kim Michelle

Judgment Ordered On:	11/18/13	
Judgment Entry Date:	11/18/13	Other Fee: \$.00
Amount of Judgment:	\$100,000.00	Service Fee: \$.00
PreJudgment Interest:	\$.00	Witness Fee: \$.00
Appearance Fee:	\$.00	Attorney Fee: \$.00
Filing Fee:	\$.00	Total Judgment: \$100,000.00
With the lawfull rate of interest from the date of this order.		

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the seal of this Court.

*Wayne A Robey*  
Wayne A. Robey  
Acting Clerk of Circuit Court



Issued: 11/18/13

CIRCUIT COURT FOR HOWARD COUNTY  
Wayne A. Robey  
Acting Clerk of Circuit Court  
8360 Court Avenue  
Ellicott City, MD 21043-4579  
(410)-313-2111, TTY for Deaf: (410)-313-3840  
Civil(410)313-3844 Criminal(410)313-3822

N O T I C E O F R E C O R D E D J U D G M E N T

Case Number: 13-C-10-084542 DL  
C I V I L

Sterrett Day vs Day

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6012 Cloudland Court  
Columbia, MD 21044

Judgment in Favor of: Sterrett Day, Kim Michelle  
NKA Sterrett, Kim Michelle

Judgment Ordered On:	11/18/13	
Judgment Entry Date:	11/18/13	Other Fee: \$.00
Amount of Judgment:	\$126,000.00	Service Fee: \$.00
PreJudgment Interest:	\$.00	Witness Fee: \$.00
Appearance Fee:	\$.00	Attorney Fee: \$.00
Filing Fee:	\$.00	Total Judgment: \$126,000.00
With the lawful rate of interest from the date of this order.		

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the seal of this Court.

*Wayne A Robey*

Wayne A. Robey  
Acting Clerk of Circuit Court



Issued: 11/18/13

Bank of America



Home Loans

Exhibit C: Bank of America Payment Listing



Page 7

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/15/2010	REGULAR PAYMENT	1,273.53	03/2010	586.67 160,239.62	686.86	.00	.00	.00	.00	.00
04/15/2010	REGULAR PAYMENT	1,273.53	04/2010	589.17 159,650.45	684.36	.00	.00	.00	.00	.00
05/14/2010	REGULAR PAYMENT	1,273.53	05/2010	591.69 159,058.76	681.84	.00	.00	.00	.00	.00
06/15/2010	REGULAR PAYMENT	1,273.53	06/2010	594.22 158,464.54	679.31	.00	.00	.00	.00	.00
08/12/2010	REGULAR PAYMENT	1,273.53	07/2010	596.75 157,867.79	676.78	.00	.00	.00	-63.68	.00
08/12/2010	REGULAR PAYMENT	1,273.53	08/2010	599.30 157,268.49	674.23	.00	.00	.00	-63.68	.00
09/14/2010	REGULAR PAYMENT	1,273.53	09/2010	601.86 156,666.63	671.67	.00	.00	.00	-63.68	.00
09/14/2010	MISC. POSTING	63.68	09/2010	.00 156,666.63	.00	.00	.00	.00	63.68	.00
10/15/2010	REGULAR PAYMENT	1,273.53	10/2010	604.43 156,062.20	669.10	.00	.00	.00	.00	.00
11/12/2010	REGULAR PAYMENT	1,273.53	11/2010	607.01 155,455.19	666.52	.00	.00	.00	.00	.00
12/10/2010	REGULAR PAYMENT	1,273.53	12/2010	609.61 154,845.58	663.92	.00	.00	.00	.00	.00
01/11/2011	REGULAR PAYMENT	1,273.53	01/2011	612.21 154,233.37	661.32	.00	.00	.00	.00	.00
02/11/2011	REGULAR PAYMENT	1,273.53	02/2011	614.82 153,618.55	658.71	.00	.00	.00	.00	.00
03/14/2011	REGULAR PAYMENT	1,273.53	03/2011	617.45 153,001.10	656.08	.00	.00	.00	.00	.00
04/12/2011	REGULAR PAYMENT	1,273.53	04/2011	620.09 152,381.01	653.44	.00	.00	.00	.00	.00
05/16/2011	REGULAR PAYMENT	1,273.53	05/2011	622.74 151,758.27	650.79	.00	.00	.00	.00	.00
06/15/2011	REGULAR PAYMENT	1,273.53	06/2011	625.40 151,132.87	648.13	.00	.00	.00	.00	.00
07/13/2011	REGULAR PAYMENT	1,273.53	07/2011	628.07 150,504.80	645.46	.00	.00	.00	.00	.00



Bank of America



Home Loans

Page 8

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/15/2011	REGULAR PAYMENT	1,273.53	08/2011	630.75 149,874.05	642.78	.00	.00	.00	.00	.00
09/14/2011	REGULAR PAYMENT	1,273.53	09/2011	633.44 149,240.61	640.09	.00	.00	.00	.00	.00
10/17/2011	REGULAR PAYMENT	1,273.53	10/2011	636.15 148,604.46	637.38	.00	.00	.00	.00	.00
11/14/2011	REGULAR PAYMENT	1,273.53	11/2011	638.87 147,965.59	634.66	.00	.00	.00	.00	.00
12/13/2011	REGULAR PAYMENT	1,273.53	12/2011	641.59 147,324.00	631.94	.00	.00	.00	.00	.00
01/13/2012	REGULAR PAYMENT	1,273.53	01/2012	644.33 146,679.67	629.20	.00	.00	.00	.00	.00
02/14/2012	REGULAR PAYMENT	1,273.53	02/2012	647.09 146,032.58	626.44	.00	.00	.00	.00	.00
03/12/2012	REGULAR PAYMENT	1,273.53	03/2012	649.85 145,382.73	623.68	.00	.00	.00	.00	.00
04/12/2012	REGULAR PAYMENT	1,273.53	04/2012	652.62 144,730.11	620.91	.00	.00	.00	.00	.00
05/11/2012	REGULAR PAYMENT	1,273.53	05/2012	655.41 144,074.70	618.12	.00	.00	.00	.00	.00
06/12/2012	REGULAR PAYMENT	1,273.53	06/2012	658.21 143,416.49	615.32	.00	.00	.00	.00	.00
07/13/2012	REGULAR PAYMENT	1,273.53	07/2012	661.02 142,755.47	612.51	.00	.00	.00	.00	.00
08/13/2012	REGULAR PAYMENT	1,273.53	08/2012	663.85 142,091.62	609.68	.00	.00	.00	.00	.00
09/11/2012	REGULAR PAYMENT	1,273.53	09/2012	666.68 141,424.94	606.85	.00	.00	.00	.00	.00
10/12/2012	REGULAR PAYMENT	1,273.53	10/2012	669.53 140,755.41	604.00	.00	.00	.00	.00	.00
11/15/2012	REGULAR PAYMENT	1,273.53	11/2012	672.39 140,083.02	601.14	.00	.00	.00	.00	.00
12/10/2012	REGULAR PAYMENT	1,273.53	12/2012	675.26 139,407.76	598.27	.00	.00	.00	.00	.00
01/14/2013	REGULAR PAYMENT	1,273.53	01/2013	678.14 138,729.62	595.39	.00	.00	.00	.00	.00



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/19/2013	Assessed Late Chg	63.67	02/2013	.00	.00	.00	.00	.00	.00	.00
				136,729.62		.00			-63.67	.00
02/21/2013	REGULAR PAYMENT	1,273.53	02/2013	681.04	592.49	.00	.00	.00	.00	.00
				136,048.58		.00			-63.67	.00
02/21/2013	MISC. POSTING	63.67	02/2013	.00	.00	.00	.00	.00	63.67	.00
				136,048.58		.00			.00	.00
03/11/2013	REGULAR PAYMENT	1,273.53	03/2013	683.95	589.58	.00	.00	.00	.00	.00
				137,364.63		.00			.00	.00
04/02/2013	REGULAR PAYMENT	1,273.53	04/2013	686.87	586.66	.00	.00	.00	.00	.00
				136,677.76		.00			.00	.00
05/15/2013	REGULAR PAYMENT	1,273.53	05/2013	689.80	583.73	.00	.00	.00	.00	.00
				135,987.96		.00			.00	.00
06/07/2013	REGULAR PAYMENT	1,273.53	06/2013	692.75	580.78	.00	.00	.00	.00	.00
				135,295.21		.00			.00	.00
06/13/2013	PAYMENT REVERSAL	-1,273.53	05/2013	-692.75	-580.78	.00	.00	.00	.00	.00
				135,987.96		.00			.00	.00
06/17/2013	Assessed Late Chg	63.67	06/2013	.00	.00	.00	.00	.00	.00	.00
				135,987.96		.00			-63.67	.00
06/20/2013	REGULAR PAYMENT	1,273.53	06/2013	692.75	580.78	.00	.00	.00	.00	.00
				135,295.21		.00			-63.67	.00
06/20/2013	MISC. POSTING	15.00	06/2013	.00	.00	.00	.00	.00	15.00	.00
				135,295.21		.00			-48.67	.00
06/20/2013	MISC. POSTING	48.67	06/2013	.00	.00	.00	.00	.00	48.67	.00
				135,295.21		.00			.00	.00
07/08/2013	REGULAR PAYMENT	1,273.53	07/2013	695.71	577.82	.00	.00	.00	.00	.00
				134,599.50		.00			.00	.00
07/08/2013	MISC. POSTING	26.47	07/2013	26.47	.00	.00	.00	.00	.00	.00
				134,573.03		.00			.00	.00
08/12/2013	REGULAR PAYMENT	1,273.53	08/2013	698.79	574.74	.00	.00	.00	.00	.00
				133,874.24		.00			.00	.00
08/12/2013	MISC. POSTING	63.67	08/2013	63.67	.00	.00	.00	.00	.00	.00
				133,810.57		.00			.00	.00
08/21/2013	REGULAR PAYMENT	1,273.53	08/2013	702.05	571.48	.00	.00	.00	.00	.00
				133,108.52		.00			.00	.00
10/16/2013	Assessed Late Chg	63.67	10/2013	.00	.00	.00	.00	.00	.00	.00
				133,108.52		.00			-63.67	.00

## Exhibit D: Howard County Tax Bill 2014

**Real Estate Bills****View Bill**

<b>Bill Year</b>	2013
<b>Bill</b>	1784475
<b>Owner</b>	DAY ROBERT EUGENE JR
<b>Parcel ID</b>	15053976

Installment	Pay By	Amount	Payments/Credits	Balance	Due
1	9/30/2013	\$2,508.13	\$0.00	\$2,508.13	\$2,508.13
2	1/6/2014	\$2,373.11	\$0.00	\$2,373.11	\$2,373.11
Interest and Penalties		\$109.79	\$0.00	\$109.79	\$109.79
<b>TOTAL</b>		<b>\$4,991.03</b>	<b>\$0.00</b>	<b>\$4,991.03</b>	<b>\$4,991.03</b>

Pay Bill
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